

Newgen's AI-first Solution for Underwriters

Streamline every step of your underwriting process with NewgenONE, a purpose-built, AI-first low-code platform. From intelligent case intake and risk scoring to real-time decision support, Newgen simplifies complex underwriting workflows, to create a process that is designed for scale, transparency and human + AI collaboration.





Experience End-to-end Agentic Journey Automation

- Seamless Processing through an Intelligent Underwriting Workbench
- Decision Intelligence with Conversational & Explainable AI
- Faster Risk Assessment and Mitigation with GenAI
- Intelligent Case Adjudication with Human-in-the-loop Decision Support
- Seamless Integration with Core Insurance Systems

Newgen's Agentic Underwriting Workspace

Instead of a typical underwriting scenario where an agent sifts through lengthy applications, scattered documents, and ambiguous reports, Newgen's Agentic Underwriting Workspace acts as an intelligent assistant. It automatically summarizes key elements of the application, including documents, declarations and third-party inputs, to present only the most relevant information to the underwriter, allowing them to focus purely on nuanced, high-stakes judgment.

Dimension	Before Agentic AI 	With Agentic Workspace 
Time to Decision	20–30 mins/case	<10 mins with automated prep and suggestions
Decision Accuracy	Highly dependent on UW experience	Data-driven, learning from historical outcomes
Exception Explainability	Exceptions flagged without context	Exceptions now include clear & actionable explanations
Medical Review	Subjective, prone to over-caution	Contextual & pattern-aware anomaly detection
Contextualization	Static guides; underwriters approximated based on closest fit	Conversational AI delivers case-specific insights across variables

Newgen has been recognized as a **'Leader'** in The Forrester Wave™: Content Platforms, Q1 2025



AI-first Solutions for Underwriters

Smart Underwriting & Workflow Automation

- Omnichannel intake (Web, Mobile, Email) and dynamic approval matrix
- Rule-based STP and intelligent routing for complex cases
- End-to-end submission management with unified quote, premium, and proposal generation
- Seamless integration with rating engines, core systems, and document workflows

AI-first Risk Intelligence & Insights

- Predictive analytics for claim probability, mortality risk, and fraud detection with Early Claim Prediction AI Agent
- GenAI-led rule-based exception reasoning to isolate and explain critical underwriting failures
- AI-led ingestion, classification, and extraction of structured/unstructured data
- Integrated third-party and environmental data for holistic risk assessment

Pricing Optimization & Specialized Journeys

- AI-assisted premium calculation with dynamic, market-aligned pricing models
- Quote acceptance prediction and geospatial risk-adjusted pricing
- Intelligent case summarization across documents, declarations, and third-party inputs to surface only contextually relevant insights for underwriters
- Coordination across underwriting, sales, and brokers for faster conversions

About Newgen

Newgen is the leading provider of an AI-first unified digital transformation platform with native process automation, content services, customer engagement, and AI/ML capabilities. Globally, successful enterprises rely on Newgen's industry-recognized low-code application platform to develop and deploy complex, content-driven, and customer-engaging business applications on the cloud. From onboarding to service requests, lending to underwriting, and for many more use cases across industries, Newgen unlocks simple with speed and agility.

AMERICAS:

+1 (202) 800 7783

AUSTRALIA:

+61 290537174

UK:

+44 (0) 2036 514805

APAC:

+65 3157 6189

MEA:

+27-11-461-6497

INDIA:

+91 11 40773769

info@newgensoft.com

www.newgensoft.com

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